

## EXHIBIT B

Case 1:15-cv-01182-APR-10 Document 1 Filed 03/08/15



PO BOX 26314  
LEHIGH VALLEY PA 18002-6314  
Monday-Friday 8:00 am-6:00 pm ET 1-877-653-7089

RE: AMERICAN EXPRESS  
Account Number: XXXXXXXXXX35000  
Account Balance: \$2,397.09  
Date: 10/15/2014



## Let Us Help You!

Your outstanding balance with the above-referenced creditor is past due and has been referred to Nationwide Credit, Inc. for collection. The account balance as of the date of this letter is shown above.

We understand that the economic difficulties faced today are extremely stressful and we want to help lessen the stress of your debt obligation by offering you the opportunity to resolve this account now.

For your convenience, you can make a payment using any one of the options below:

- Pay Online: [PayNow.SolveMyDebt.Com](http://PayNow.SolveMyDebt.Com) NCI ID:  321 and User ID:  45.
- Pay by Mail: PO BOX 26314 LEHIGH VALLEY PA18002-6314
- Pay by Phone: Toll free at 1-877-653-7089.

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of the debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days after receiving this notice that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or obtain a copy of a judgment against you and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This communication is an attempt to collect a debt by a debt collector or consumer collection agency and any information obtained will be used for that purpose. American Express is required to file a form 1099C with the Internal Revenue Service for any cancelled debt of \$600 or more. Please consult your tax advisor concerning any tax questions. This demand for payment does not eliminate your right to dispute this debt or inquire for more information about this debt, as described in the previous paragraphs.

MAURICE RICO

A01A  
082214

### \*\*\* Please See Reverse Side of This Letter for Important Consumer Information \*\*\*

Please Detach and Return this Stub in the Enclosed Envelope with your Check or Money Order - Make Sure the "Remit to" Address appears in the Window -

PERSONAL AND CONFIDENTIAL  
PO BOX 26315  
LEHIGH VALLEY PA 18002-6315

02479



ACCOUNT NO:	XXXXXXXXXX35000
ID NUMBER:	<input type="text"/> 2321
BALANCE DUE:	\$2,397.09
AMOUNT ENCLOSED:	<input type="text"/>

023/A01/A01/10/15/2014

o Change of address: Print New Address on Back

#### REMIT TO:

NATIONWIDE CREDIT, INC.  
PO BOX 26314  
LEHIGH VALLEY PA 18002-6314

51851-15A20\*\*\*AUTO\*\*MIXED AADC 350

Ari Pfeffer  
580 Crown St Apt 209  
Brooklyn NY 11213-5355

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